FIG. 1

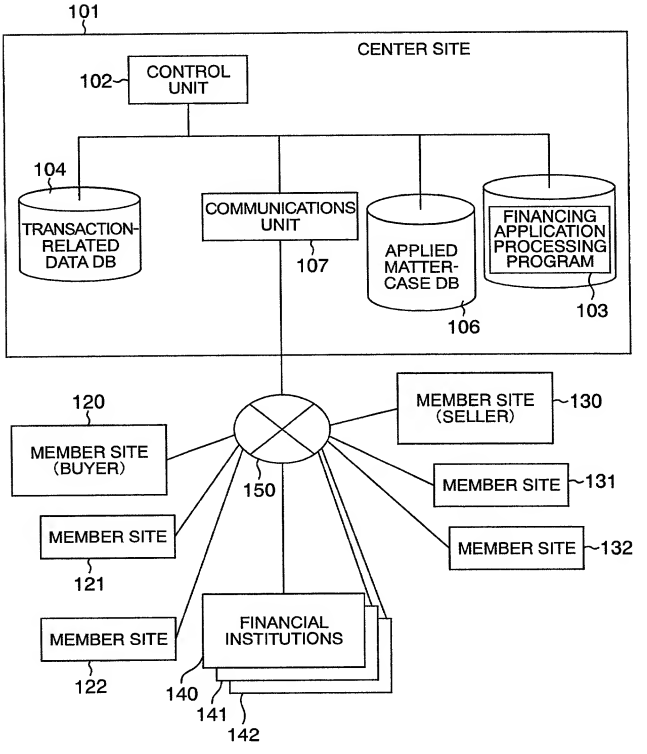

101
CENTER SITE
102
CONTROL UNIT
104
TRANSACTION-RELATED DATA DB
COMMUNICATIONS UNIT
107
APPLIED MATTER-CASE DB
106
FINANCING APPLICATION PROCESSING PROGRAM
103
120
MEMBER SITE (BUYER)
150
MEMBER SITE (SELLER)
130
MEMBER SITE
131
MEMBER SITE
132
MEMBER SITE
121
MEMBER SITE
122
FINANCIAL INSTITUTIONS
140
141
142

FIG. 2

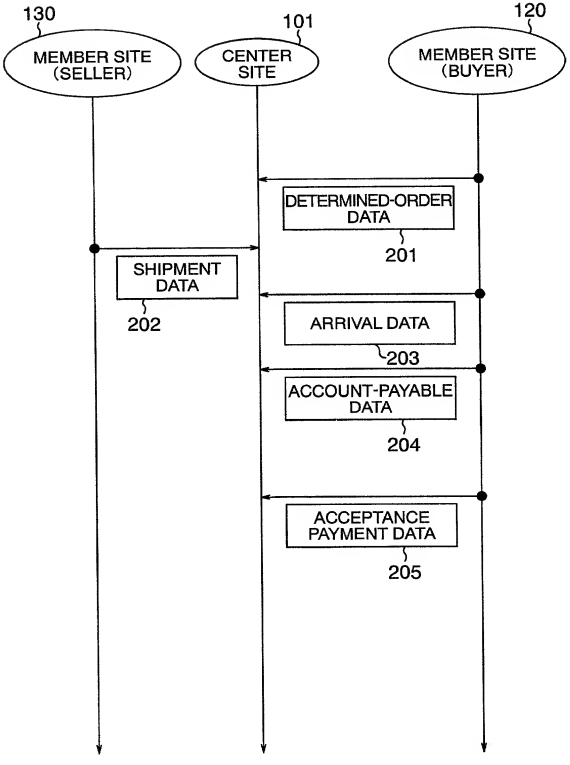

130
MEMBER SITE (SELLER)
101
CENTER SITE
120
MEMBER SITE (BUYER)
DETERMINED-ORDER DATA
201
SHIPMENT DATA
202
ARRIVAL DATA
203
ACCOUNT-PAYABLE DATA
204
ACCEPTANCE PAYMENT DATA
205

FIG. 3

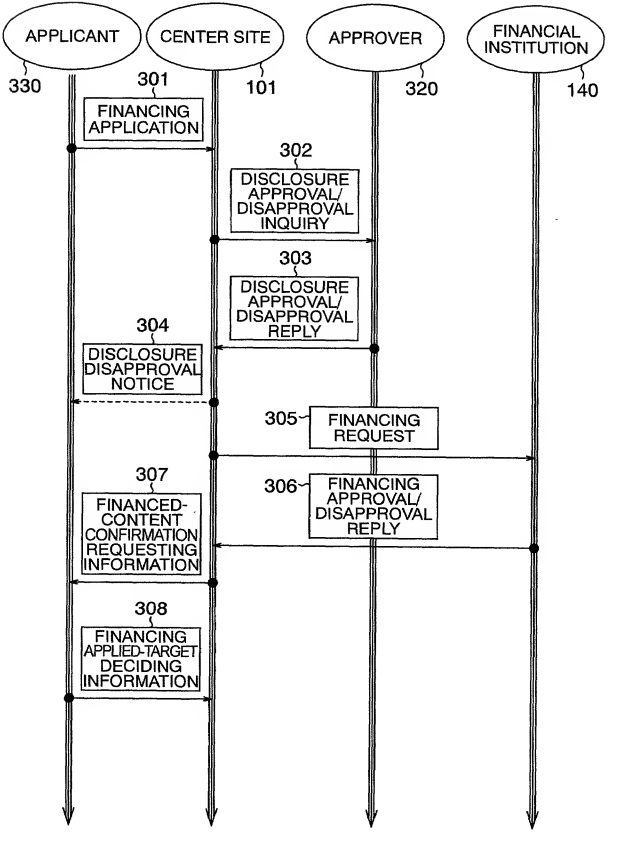

APPLICANT
330
CENTER SITE
101
APPROVER
320
FINANCIAL INSTITUTION
140
301
FINANCING APPLICATION
302
DISCLOSURE APPROVAL/ DISAPPROVAL INQUIRY
303
DISCLOSURE APPROVAL/ DISAPPROVAL REPLY
304
DISCLOSURE DISAPPROVAL NOTICE
305
FINANCING REQUEST
306
FINANCING APPROVAL/ DISAPPROVAL REPLY
307
FINANCED-CONTENT CONFIRMATION REQUESTING INFORMATION
308
FINANCING APPLIED-TARGET DECIDING INFORMATION

FIG. 4

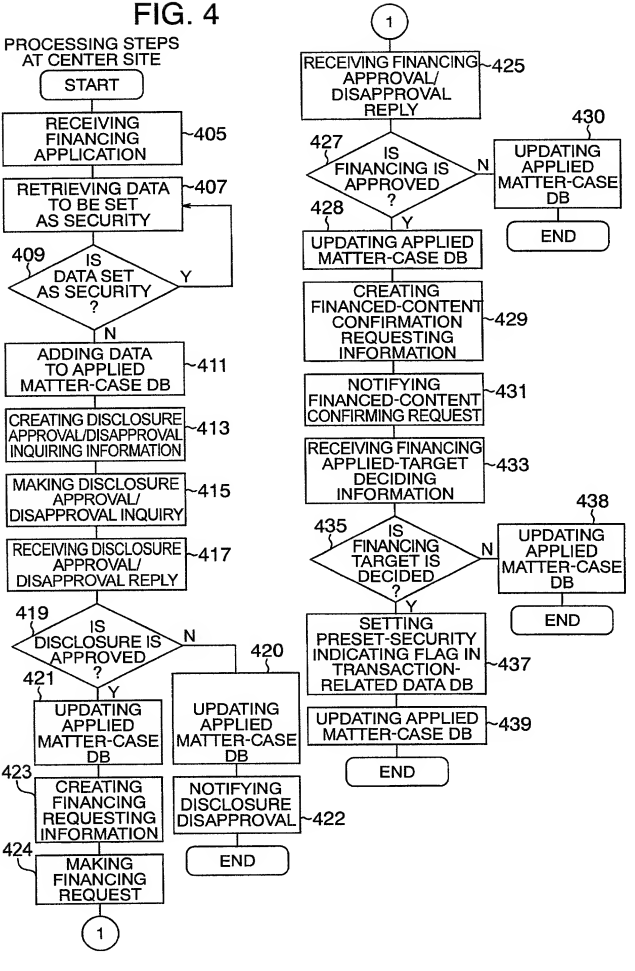

PROCESSING STEPS AT CENTER SITE
START
RECEIVING FINANCING APPLICATION
405
RETRIEVING DATA TO BE SET AS SECURITY
407
409
IS DATA SET AS SECURITY ?
Y
N
ADDING DATA TO APPLIED MATTER-CASE DB
411
CREATING DISCLOSURE APPROVAL/DISAPPROVAL INQUIRING INFORMATION
413
MAKING DISCLOSURE APPROVAL/ DISAPPROVAL INQUIRY
415
RECEIVING DISCLOSURE APPROVAL/ DISAPPROVAL REPLY
417
419
IS DISCLOSURE IS APPROVED ?
N
Y
420
421
UPDATING APPLIED MATTER-CASE DB
UPDATING APPLIED MATTER-CASE DB
423
CREATING FINANCING REQUESTING INFORMATION
NOTIFYING DISCLOSURE DISAPPROVAL
422
424
MAKING FINANCING REQUEST
END
1
1
RECEIVING FINANCING APPROVAL/ DISAPPROVAL REPLY
425
427
IS FINANCING IS APPROVED ?
N
Y
428
UPDATING APPLIED MATTER-CASE DB
430
UPDATING APPLIED MATTER-CASE DB
END
CREATING FINANCED-CONTENT CONFIRMATION REQUESTING INFORMATION
429
NOTIFYING FINANCED-CONTENT CONFIRMING REQUEST
431
RECEIVING FINANCING APPLIED-TARGET DECIDING INFORMATION
433
435
IS FINANCING TARGET IS DECIDED ?
N
Y
438
UPDATING APPLIED MATTER-CASE DB
END
SETTING PRESET-SECURITY INDICATING FLAG IN TRANSACTION-RELATED DATA DB
437
UPDATING APPLIED MATTER-CASE DB
439
END

FIG. 5

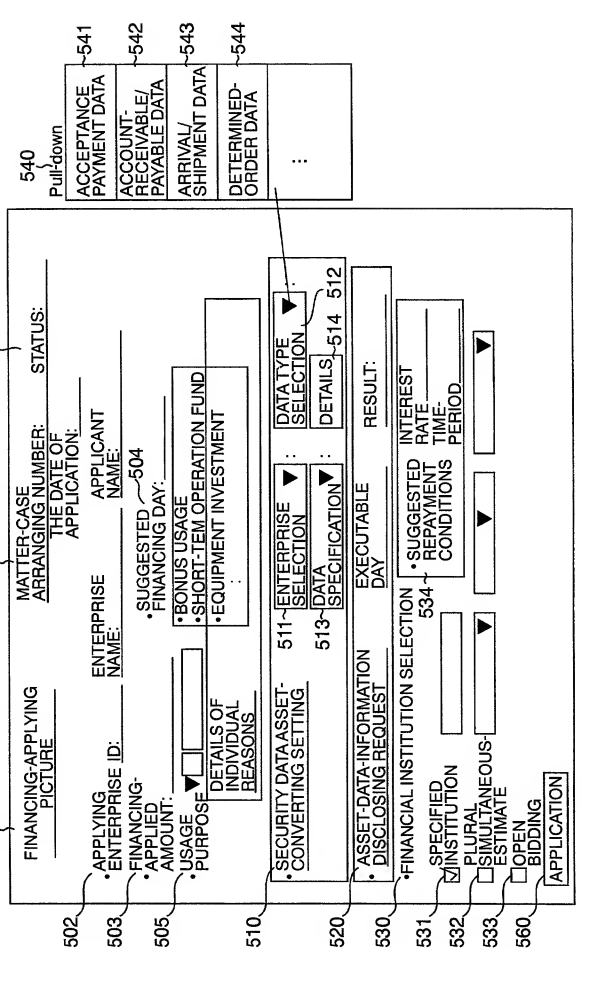

500
APPLICANT-SIDE PICTURE
501
550
FINANCING-APPLYING PICTURE
MATTER-CASE ARRANGING NUMBER:
STATUS:
THE DATE OF APPLICATION:
APPLYING ENTERPRISE ID:
ENTERPRISE NAME:
APPLICANT NAME:
FINANCING-APPLIED AMOUNT:
SUGGESTED FINANCING DAY:
504
USAGE PURPOSE
BONUS USAGE
SHORT-TEM OPERATION FUND
EQUIPMENT INVESTMENT
DETAILS OF INDIVIDUAL REASONS
SECURITY DATA ASSET-CONVERTING SETTING
511
ENTERPRISE SELECTION
DATA TYPE SELECTION
513
DATA SPECIFICATION
DETAILS
514
512
ASSET-DATA-INFORMATION DISCLOSING REQUEST
EXECUTABLE DAY
RESULT:
FINANCIAL INSTITUTION SELECTION
534
SUGGESTED REPAYMENT CONDITIONS
INTEREST RATE
TIME-PERIOD
SPECIFIED INSTITUTION
PLURAL SIMULTANEOUS-ESTIMATE
OPEN BIDDING
APPLICATION
502
503
505
510
520
530
531
532
533
560
540
Pull-down
ACCEPTANCE PAYMENT DATA
541
ACCOUNT-RECEIVABLE/PAYABLE DATA
542
ARRIVAL/SHIPMENT DATA
543
DETERMINED-ORDER DATA
544

FIG. 6

APPROVER-SIDE PICTURE 600

ASSET-DATA DISCLOSURE APPROVING PICTURE

	ENTERPRISE NAME 601	REQUESTING DAY 602	FLG 603	DATA TYPE 604	THE DATE 605	MONEY-AMOUNT 606	DISCLOSURE TARGET 607	MATTER-CASE ARRANGING NUMBER 608
☐	ID: ○○			ACCEPTANCE PAYMENT DATA	2001.4.30		A BANK	A1001
☑	〃			ACCEPTANCE PAYMENT DATA	〃		I BANK	A1001
☐	ID: △△△			DETERMINED-ORDER DATA	2001.5.10		U FINANCE	B1002

DETAILED RETRIEVAL 620

BATCH TRANSMISSION 630

BATCH REJECTION 640

TRANSACTION-RELATED DATA RETRIEVAL 650

FIG. 7

700 APPLICANT-SIDE, APPROVER-SIDE, AND FINANCIAL INSTITUTION-SIDE COMMON PICTURE

TRANSACTION-RELATED DATA DETAILS

TRANSACTION-PARTNER NAME: 701

DATA TYPE: 702 ACCEPTANCE PAYMENT DATA

DATA CREATING DAY: 703

710

DATA ASSET-CONVERTING SITUATION 715

REQUESTING DAY	REQUEST APPROVING DAY	DEBIT CONFIRMING DAY	DISCLOSURE CONFIRMING DAY	PRESET-SECURITY INDICATING FLAG
REQUESTER	REQUEST APPROVER	DEBIT CONFIRMING PARTY	DISCLOSURE-CONFIRMING PARTY	

PROCESSINGS 704

- REQUEST ~705
- REQUEST-APPROVED ~706
- REQUEST-REJECTED ~707
- DISCLOSURE-PERMITTED ~708
- DISCLOSURE-DENIED ~709
- ...

720 <DATA CONTENT>

ORDER-PLACING PARTY _____ SEGMENT CODE _____ THE DATE OF REQUEST _____ REQUEST NUMBER _____

POSTING MONTH _____ PAYMENT ID _____ PAYMENT NOTICE ISSUING DAY _____

PAID AMOUNT _____ PAYING METHOD _____ PAYING DAY _____ DRAWING DAY _____

CURRENT-ACCOUNT-DRAFT EXECUTABLE DAY _____

BANK CODE	BANK NAME	BRANCH OFFICE CODE/NAME	DEPOSIT TYPE	ACCOUNT NUMBER	ACCOUNT NAME

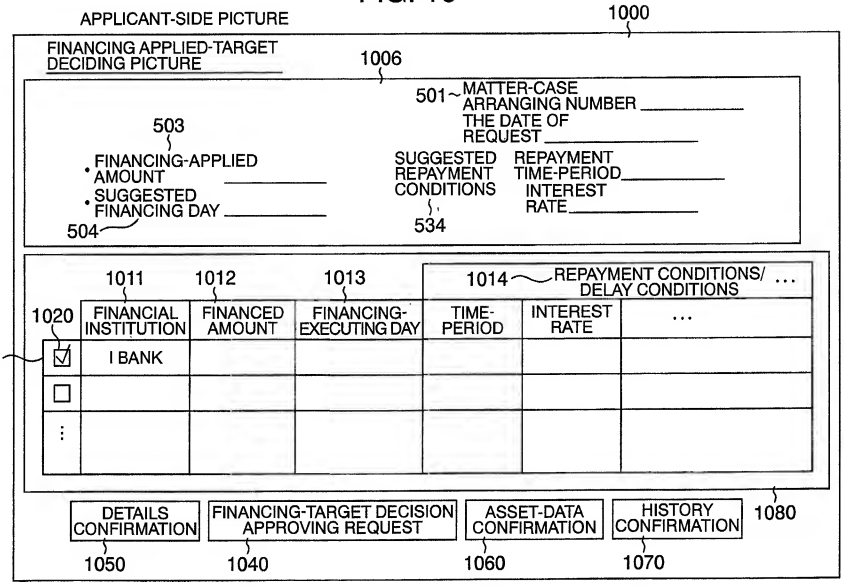
FIG. 8

FINANCIAL INSTITUTION-SIDE PICTURE
800
<FINANCING-REQUESTING SITUATION>
• INDIVIDUAL REQUESTS:
☑ NEW: 3 CASES
☐ SUSPENDED: 2 CASES
☐ PRE-REPLIED: 5 CASES
DETAILS
801
• OPEN BIDDING SITUATION
☐ OPEN BIDDING CASE-NUMBER: 10 CASES
BIDDING DETAILS
802
803
810
FINANCING-REQUESTING ENTERPRISE
FINANCING-APPLIED AMOUNT
SUGGESTED FINANCING DAY
DEBTOR ENTERPRISE
SECURITY DATA
REPLY SITUATION
...
820

FIG. 9

FINANCIAL INSTITUTION-SIDE PICTURE
900
<FINANCING REQUESTED-CONTENT CONFIRMATION>
909
APPLYING ENTERPRISE
~502
THE DATE OF REQUEST
FINANCING-APPLIED AMOUNT
~503
SUGGESTED FINANCING DAY
~504
TRANSFER DESTINATION
905~
BANK
BRANCH OFFICE
ACCOUNT
USAGE PURPOSE
505~
SECURITY DATA ASSET:
907 ENTERPRISE NAME: ΔΔΔ
DATA TYPE: ACCEPTANCE PAYMENT DATA
MONEY-AMOUNT:
PAYING DAY:
908~
DETAILED DISPLAY
<REPLY INPUTTING>
911
912
FINANCED AMOUNT
FINANCING-EXECUTING DAY
REPAYMENT CONDITIONS
TIME-PERIOD
DELAY CONDITIONS
920~
REPLY REGISTRATION
INTEREST RATE
913
ADVANCED-REPAYMENT CONDITIONS
930~
SUSPENSION
910

FIG. 10



Robert C. Colwell, Reg. No. 27,431 (650) 326-2400
Applicant: Yoshiharu Kamada, et al.
Title: Finance Applying Method on Electronic Commerce System
Atty Docket No. 16889S-045000
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FIG. 11

APPLIED MATTER-CASE

501	550	502	503	1120	1110	505	1130	603	911	1111
MATTER-CASE ARRANGING NUMBER	STATUS	APPLYING ENTERPRISE	FINANCING-APPLIED AMOUNT	FINANCIAL INSTITUTION	DATA IDENTIFIER	USAGE PURPOSE	SUGGESTED REPAYMENT CONDITIONS	DISCLOSURE APPROVAL/ DISAPPROVAL (FLG)	FINANCING AMOUNT	FINANCING APPLIED-TARGET DECISION
A1001	DISCLOSURE IN INQUIRY	OO	5,000,000	I BANK	01456E					

FIG. 12

TRANSACTION-RELATED DATA

1213 BUYER IDENTIFIER	1110 DATA IDENTIFIER	604 DATA TYPE	1214 DATA CONTENT	603 DISCLOSURE APPROVAL/ DISAPPROVAL	715 PRESET-SECURITY INDICATING FLAG
01456	01456A	DETERMINED-ORDER			
01456	01456B	SHIPMENT			
01456	01456C	ARRIVAL			
01456	01456D	ACCOUNT-PAYABLE			
01456	01456E	ACCEPTANCE PAYMENT	ADDRESS 1		
⋮	⋮	⋮	⋮	⋮	⋮

ADDRESS 1

DATA PROCESSING No._____
INFORMATION CLASSIFYING CODE_____
THE DATE OF REQUEST_____
ORDER-PLACING PARTY_____
SEGMENT CODE_____
REQUEST NUMBER_____
POSTING MONTH_____
PAYMENT ID_____
PAYMENT NOTICE ISSUING DAY_____
PAID AMOUNT_____
PAYMENT CONTENT CLASSIFICATION_____
PAYING DAY_____
DRAWING DAY_____
CURRENT-ACCOUNT-DRAFT EXECUTABLE DAY_____
PAYING METHOD_____

BANK CODE	BANK NAME	BRANCH OFFICE CODE/NAME	DEPOSIT TYPE	ACCOUNT NUMBER	ACCOUNT NAME

Robert C. Colwell, Reg. No. 27,431 (650) 326-2400

Applicant: Yoshiharu Kamada, et al.
Title: Finance Applying Method on Electronic Commerce System
Atty Docket No. 16869S-045000
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